Listing of Claims:

1 - 13 cancelled

1 14. (new) A method for carrying out a purchase comprising the steps of:

2 reading at a point-of-sale terminal located at a vendor consumer-
3 identifying information encoded on a device having a readable data string;

4 maintaining a database of discounts available at the vendor;

5 determining on a real-time basis whether the items purchased by
6 the consumer are items offered at a discount by the vendor, said determining
7 not done by the consumer;

8 transmitting a signal to the vendor to cause a discount to such
9 items purchased by the consumer on an itemized basis that are identified in the
10 database as being offered by the vendor at a discount, said transmitting not
11 done by the consumer;

12 connecting in an initial split connection connecting the point-of-sale
13 terminal to the host system for communication therewith, the database of
14 discounts maintained in the host system, the host system remote from the
15 point-of-sale terminal;

16 the host system accomplishing said determining;

17 the host system accomplishing said transmitting to effect said
18 discount;

19 delaying initially connection of the point-of-sale terminal to a
20 payment processing system; and

21 following said determining and said transmitting, connecting the
22 point-of-sale terminal to the payment processing system and completing the
23 purchase via the payment processing system.